



Feed The Future India Triangular Training Program on
“Agricultural Credit for Sustainable Livelihoods”

06 to 20 February 2018

Program Completion Report



Bankers Institute of Rural Development, Lucknow, India
(An ISO 9001:2008 Certified Institution)

**Report on the Program “Agricultural Credit for Sustainable Livelihoods”
06 to 20 February 2018, BIRD Lucknow**

Contents

S No	Subject	Page No.
	From the Desk of Director	3
1	Introduction Program Background Program Focus	4-6
2	Objectives of the Training Programme	6
3	Selection of Executives	6
4	Profiles of the Executives	7
5	Program Inauguration	7
6	Training Methodology Study Material Resource Persons Field Visits Visit to places of Historical and Cultural Importance	8-9
7	Cultural Evening	9
8	Collective Action and Participatory Learning	10
9	Life Membership to MANAGE Journal	10
10	Back-At-Work-Plans	10
11	Training Evaluation	10
12	Valedictory and Feed Back	11
Annexure I	List Of Executives	12-14
Annexure II	Program Schedule	15-18
Annexure III	Gain Ratio	19
Annexure IV	Session wise Feedback and Program Evaluation	20-23
Annexure V	Suggestions/Comments by Executives	24

From the Desk of Director, BIRD

Greetings from BIRD, Lucknow, India

I am happy that the first Training Program on “Agricultural Credit for Sustainable Livelihoods” organized by BIRD Lucknow under the Feed The Future, India Triangular Training (FTF-ITT) Program has been completed successfully and has proved to be an intricate platform for knowledge sharing among the participating executives from 7 African and 2 Asian countries.

Impressions and feedback from the participating executives has been overwhelmingly positive as they have been able to understand the Indian experience of agricultural credit dispensation for sustainable livelihoods. The field visits and interactive session with the rural financial institutions and community has provided them to understand the grass root realities and get a comprehensive picture how the agricultural credit system in India works.

The economic and social empowerment of women through the intervention of SHG has provided the participants with new ideas and attitude reflected in their back to work plans focusing on collectivizing women to achieve the developmental goals.

The report consists of all stages of training program implementation. I hope that this document will be useful for all the stakeholders.

We are thankful to MANAGE for entrusting the responsibility on us for conducting the programme at BIRD Lucknow and we hope that we would be able to conduct more such programmes in future.

Best wishes

Dr D V Deshpande
Director, BIRD, Lucknow

Report on the Programme “Agricultural Credit for Sustainable Livelihoods” 06 to 20 February 2018, BIRD Lucknow

1.0 Introduction

A new Agriculture Partnership between India and the United States of America (USA) to achieve Ever Green Revolution to address Global Food Security was announced during the State visit of then US President Mr Barak Obama to India in November 2010. The initial effort included Triangular Cooperation adapting technological advances and innovative solutions to address Food Security Challenges in Africa. This pilot stage focused on three African Countries i.e., Kenya, Liberia and Malawi with potential to expand throughout the African Continent in future.

Subsequently, National Institute of Agricultural Extension Management (MANAGE), Hyderabad and National Institute of Agricultural Marketing (NIAM), Jaipur conducted seven training programs covering 219 executives from Kenya, Liberia and Malawi. Participants Surveys were conducted in Kenya, Liberia and Malawi to assess the impact of training programs. Results were very positive. Due to the success of first seven training programs, there have been considerable enthusiasm from the prospective Executives from Africa and Asia to participate in the training program.

As a result, United States Agency for International Development (USAID) and Ministry of External Affairs (MEA), Govt. of India identified 17 additional countries and named it as Feed the Future; India Triangular Training Program. The program was launched on 25th July, 2016 at New Delhi. The program period is till 2020 and around 1400 Agricultural professionals are to be trained in Africa and Asia in phased manner. The program plans to conduct 32, fifteen days training courses (excluding travel period) at select Indian institutions for 25 participants in each programme and twelve, 10 days duration trainings (excluding travel period), in selected partner countries in Africa and Asia, for up to 50 participants per programme.

Each course module focuses on themes or sub sectors in which Indian Institutions of repute offer such trainings. This approach is designed to respond to the needs of target countries based on the Demand Analysis carried out at the beginning of the program.

Based on the demand analysis, it was identified that the theme of agricultural credit for sustainable livelihoods will be useful for executives from partner countries in Africa and Asia. It was decided that the program will be conducted at BIRD Lucknow keeping the professional expertise of the Institute in mind.

The training programme on agricultural credit for sustainable livelihoods was announced and was scheduled during 06-20 February 2018 at BIRD, Lucknow. The program received 20 nominations from nine countries viz., Afghanistan, Cambodia, Democratic Republic of Congo, Ghana, Kenya, Liberia, Malawi, Sudan and Uganda. (List of executives is enclosed in Annexure D).

Program Background:

Agriculture is the main stay of economy of many developing countries and India is no exception. The sector contributes close to 15% of GDP and more importantly, provides sustainable livelihoods to nearly half of Indian population. Indian Agriculture comprises over 85% of small and marginal farmers and credit is a vital input to sustain the agriculture operations. There is a well-established banking infrastructure in India for meeting the agriculture credit needs, with co-operative banks showing the way, a century back.

Nationalization of major private banks in 1969 and 1980 and setting up of Regional Rural Banks in 1975 are the major institutional interventions which paved the way for enhancing credit to agriculture sector. Along the way, a few interventions relating to products and their delivery have been made so that adequate credit is available to the farmers in time. “Kisan Credit Card (KCC)” (Farmers Credit Card) is one such product which has helped in easy access to credit for millions of farmers in India. Further, interventions like ‘Self Help Groups (SHG)’, ‘Joint Liability Groups (JLG)’ and ‘Farmer Producer Organisations (FPO)’ are also enhancing the reach of the banking system agriculture sector in India.

Program Focus:

The training program provided overall perspective about the agriculture, banking, agricultural credit situation in India and important innovations in this regard. Due emphasis was given on the credit planning, co-ordination and monitoring mechanisms developed over the years for agriculture credit in India. Further, the interventions in credit delivery like SHGs, JLGs and FPOs further gave an insight to the participants on the different modes of ‘reaching the unreached’. The program also focussed on off-farm activities for sustainable livelihood promotion. The programme included study visits to Rural Financial Institutions (RFIs) / Credit delivery models currently being practiced in India. About 50% time was devoted to lecture-

cum interaction sessions and remaining 50% time on presentations, case exercises, videos, field visits and meaningful practices in livelihood promotion.

2.0 Objectives of the Training Programme

The training program primarily focused on understanding the various aspects of agricultural credit dispensation in India with special reference to promotion of sustainable livelihoods. The Program Objectives were designed as follows:

At the end of the programme, the participants will be able to:

- ❖ Describe the concept of Sustainable Agricultural Livelihoods and role of credit in inclusive development/growth.
- ❖ Explain the banking infrastructure in India with focus on key institutions of Indian rural financial system like Reserve Bank of India (RBI), National Bank of Agriculture and Rural Development (NABARD) and Rural Financial Institutions (RFIs).
- ❖ Explain the Credit planning process, implementation and its effective monitoring in India.
- ❖ Describe the challenges and way out in Agriculture Credit in India and lessons for FTF member countries.

Some sessions on team building and leadership were also included in the program schedule keeping their importance in human resource management. The program schedule containing date wise coverage of the topics is given in Annexure II.

3.0 Selection of Executives

Due to the success of Pilot programs in Kenya, Malawi and Liberia mentioned earlier in the Report, there has been considerable enthusiasm from the prospective Executives from partner countries to participate in the training program. In order to select right candidates, good publicity was given in partner countries through Point of Contact (POC) in respective countries, through Indian Embassies, USAID Missions of respective countries, National Governments and previously trained Executives. The nominations were sponsored by the agriculture and allied departments of the respective countries and were scrutinized and finalized by Program Management Unit (PMU), MANAGE to select suitable Executives for the programme.

4.0 Profiles of the Executives

Twenty executives, as mentioned earlier, from nine countries (4 from Liberia, 3 each from Afghanistan and Kenya, 2 each from Democratic Republic of Congo, Malawi, Sudan and Uganda, one each from Cambodia and Ghana) attended and successfully completed the program. The selected executives belonged to diverse working areas viz., Civil servants, Agriculture and Rural Development Officers, Agricultural planning and policy officers, Agricultural Extension Officers in Livestock, Fisheries, and Agribusiness representing public, research institutions and private organizations in partner countries. Out of 20 executives, 6 were women executives. Complete list of Executives is enclosed at Annexure I.

5.0 Programme Inauguration:

The inauguration of the programme was held on 07 Feb 2018. The inauguration function was graced by Mr Fredrick N Koigu, Counsellor, High Commission of Kenya in India; Dr Amarender Reddy, Director (M&E) MANAGE; Dr P J Ranjith, Principal, National Bank Staff College, Lucknow and Dr D V Deshpande, Director BIRD.



Lighting of Lamp by Mr Fredrick N Koigu, Counsellor, High Commission of Kenya during the inauguration of the programme on 07 Feb 2018 with other dignitaries

6.0 Training Methodology

The training program was participatory in nature, which included lectures, panel discussions, group discussions, case studies and field visits. Each participant was expected to contribute ideas and take part in group activities thereon forming small groups to undertake various tasks allotted under the training. Although, experiential learning methodology was effectively incorporated in the program, however the participants were expected to emulate learnings through group interaction, field visits and interactions with domain experts. A Back at Work Plan was in-built to ensure the transformation of learning into action at their workplace. The effectiveness of the training was monitored through conducting Pre and Post Training Tests to understand the impact of the training on the knowledge of the participants. The gain ratio for the programme was more than 100% (The Gain ratio is presented in Annexure III)

Success stories and case study discussion were held to make the learning effective. Special lectures/interactions with eminent personalities including NABARD Chairman and GIZ Executives were held. Participants were made to present “Back-at-Work-Plans”. Daily yoga sessions were organized. Regular feedbacks on the program were collected.



A Training Session during the Programme

6.1 Study Material

Study material, prepared by the Faculty Members of BIRD on all the major themes, were provided to the executives. The soft copies of all the presentations made during the sessions were provided to the executives at the end of the course. Plethora of photographs of field visits and other important activities of program were also provided to the Executives. The executives had full access to BIRD Library which is having thousands of books, periodicals and online journals.

In order to increase access to information and share knowledge on continuous basis, WIFI Facility and computer laboratory were made available for the participants.

6.2 Resource Persons

As the focus was on understanding the important aspects of agricultural credit for sustainable livelihoods, experienced officers and community level mentors were invited as resource persons. The participants also had an interaction with Chairman, NABARD, Dr H K Bhanwala as mentioned earlier. The faculty members of BIRD actively contributed to the programme which was highly appreciated by the participants. Domain experts in the area of team building and leadership and climate change were also invited to handle sessions during the programme.

6.3 Field Visits

The executives were exposed to various field level institutions and situations in the area of agricultural credit. The executives were taken to NABARD Regional Office in Lucknow. The Head office of Aryavart Gramin Bank and its branch and projects in rural areas of Barabanki district in Uttar Pradesh were visited. A visit to Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) area in Raibareli district was also arranged to see the Self-Help Group activities, women empowerment interventions and organic farming initiatives.

6.4 Visit to Places of Historical and Cultural Importance

Executives were taken to places of various historical and cultural importance in Lucknow.

7.0 Cultural Evening

BIRD organized a cultural programme on 17 Feb 2018 at BIRD Auditorium. The programme provided the executives a glimpse of traditional culture of India. All the participating delegates were also actively involved in the cultural evening as they performed traditional art forms of their respective countries.

8.0 Collective Action and Participatory Learning

All the executives were divided in groups to enhance learning in small groups throughout the training program including Field/ Institutional Visits. The groups were given responsibility for learning from interactions, collection of literature, photographs, contact details and identify useful technology to their respective countries.

9.0 Life Membership to MANAGE Journal

All the executives were made life members of MANAGE Journal of “Agricultural Extension Management”, which is a bi-annual Journal covering latest developments in agricultural extension sector published by MANAGE, Hyderabad. As life members, they will receive the Journal from MANAGE, Hyderabad.

The filled subscription forms are being sent with this Report separately.

10.0 Back-At-Work-Plans

The present programme aimed at sensitizing the executives on agricultural credit. Hence, the expected outcome is a professional commitment by each Executive to try new initiatives learnt during the training programmes at their work place after the training programme. It is the direct impact of the training programme seen in the field of the trainee. In the backdrop of orientation, inputs, interactions, study material and experiences received during the program, the executives prepared and presented individual “Back-at-work-plans” which would help operationalize the relevant concepts learned during the program in their respective countries. Back at work -plan also trace the connectivity between Indian experience and back home agricultural development issues. The list of back at work plans submitted by executives is enclosed as Annexure VI.

Details of individual Back-at-work-plans are being sent separately with this Report.

11.0 Training Evaluation

11.1 Evaluation of Technical Sessions

Feedback of Executives was collected on all technical sessions taken by resources persons, and field visits on a scale of 1 to10 i.e. 1 being the least and 10 being the highest. In addition, their suggestions on other areas such as boarding and lodging were obtained in order to bring necessary changes. The executives expressed their satisfaction level by rating the program

highly. The overall impression about the programme was rated 10 out of 10 by 14 executives and 9 out of 10 by 6 executives, thus making an overall score of 9.7 on a 10 point continuum indicating the overall impression on the programme was excellent. The session wise feedback received from executives is tabulated and given at Annexure IV. Most sessions are rated high by the executives.

11.2 Pre and Post-Training Test

Pre and Post Training Tests, as mentioned earlier, were conducted for the executives at the beginning and at the end of the training respectively. Twenty thematic questions on agricultural credit and sustainable livelihoods with a maximum of 20 marks were administered. Answers of the executives were evaluated to assess the gain in knowledge levels and effectiveness of the training programme. The average score of executives in the pre-training test was 8 whereas the average score of post-training was 18. Thus, the gain ratio was 117 percent. Details of pre and post-training test are given at Annexure III as mentioned earlier.

11.3 Post-Training Monitoring

Post-training impact evaluation in respective countries by BIRD and to be reported to Program Management Unit (PMU) at MANAGE, Hyderabad is an integral part of the programme. BIRD will be regularly in touch with executives through emails to monitor the progress of their “Back-at-Work-Plans” and it will help the effective monitoring and impact evaluation which is one of the important aspects of Program Monitoring & Evaluation (M & E).

12.0 Valedictory and Feed Back

12.1 Valedictory

The valedictory function was held on 20th of February, 2018. The executives of PMU, MANAGE participated through video conferencing. Director BIRD and Faculty members and all Executives participated in the valedictory function. Certificates for having completed the training program successfully were given to all the Executives.

12.2 Feed Back from Executives

The feedback from the executives was very positive and encouraging. Most executives wanted the programme to be conducted again and their country representatives to be included for the next programme. The suggestions and comments of executives are given in Annexure V.

Annexure I: List of Executives
Feed The Future India Triangular Training (FTF ITT) Programme on
‘Agricultural Credit for Sustainable Livelihoods’
at BIRD Lucknow 06-20 Feb 2018

S.No	Sal.	Name	Designation	Bank Name/Agency Name/Office Name	Address / City	Country	Contact No.	Email
1	Mr.	Mohammad Zaker Amiri	Cereal Crops Manager	Directorate of Agriculture, Irrigation and Livestock	Panjshir	Afghanistan	+93704709196	zaker.amiry1@gmail.com
2	Mr.	Abdul Bari Ghafarzai	NRM and Irrigation Manager	Directorate of Agriculture, Irrigation and Livestock	Paktika	Afghanistan	+93-774314375	abdulbari.ghafarzaia@gmail.com
3	Mr.	Qasim Mohammadi	Extension Manager/Saffron Extension Specialist	Directorate of Agriculture, Irrigation and Livestock	Jawzjan	Afghanistan	+93 780 803 082	qasim.mohammadi2010@gmail.com, arghandiwal@gmail.com
4	Mr.	Morm Sophany	Agricultural Extension Officer	Provincial Department of Agriculture, Forestry & Fisheries	Phumwat Village, Pailin Comune, Pailin Town & Province	Cambodia	+855 055956008, +855 16669906	sophanymorm@gmail.com
5	Ms.	Ndiku Duini Adeline	Manager	AND Trading	56B, COL MPIA JOLI PARC.C/, Ngaliema	Democratic Republic of Congo	+243 0816251931	adelinendiku@gmail.com
6	Mr.	Yobila Banzenza Thomas	Executive Secretary	FOPAICO	Bossilo-14, Matadi, Congo Central	Democratic Republic of Congo	+234 (082 11 46 238, 0891552385)	fopakomouvementpaysan@yahoo.com, yobstthomas@gmail.com
7	Mr.	Adama Charles Ayueboro	Agricultural Economist	Ministry of Food and Agriculture, Policy, Planning, and Budget Directorate	PO.BOX M37, Accra	Ghana	23326787819, 233244748680	ayueboro@yahoo.com

S.No	Sal.	Name	Designation	Bank Name/Agency Name/Office Name	Address / City	Country	Contact No.	Email
8	Ms.	Elizabeth Omolo	Senior Assistant Director	Directorate of Veterinary Services, State Department of Livestock	PO.BOX.19349, Nairobi	Kenya	+254 722895138, +254 722659170	infodvs@kilimo.go.ke, mumsangoro@yahoo.com
9	Ms.	Susan W. Imende	Acting Director General	Kenya Fisheries Services / State Department of Fisheries & Blue Economy	Maji House, PO.Box-48511-00100, Nairobi	Kenya	+254 722287208	susanimende@yahoo.com
10	Mr.	Korir Dixon Kiptonui	Principal Agricultural Officer	State Department of Agriculture, Fertilizers Unit/Ministry of Agriculture, Livestock and Fisheries	Kilimo House, Cathedral Road, P.O.Box. 30028, Nairobi	Kenya	+2540 2027 18870,+254 722605944	dixonkorir@gmail.com
11	Mr.	King Samuel T	Technician	Citizen Union for Zero Hunger	Charles Villes, Lower Margibi County, Monrovia	Liberia	+231 777349051, 886798151	samueltking51@gmail.com
12	Mr.	Suah Joseph F	Trainer	Ministry of Agriculture	Old LPRC Road, Somalia Drive, Monrovia	Liberia	+231 886385133, 776432860	Josephsuah1980@gmail.com, edebope@gmail.com
13	Mr.	Yanquoi Harris	Research Associate	Central Agricultural Research Institute (CARI)	Monrovia	Liberia	+231 886690274	yanquoharris@yahoo.com
14	Ms.	Johnson Kebeh Bright	Area Coordinator (Bong County)	Ministry of Agriculture, Department of Technical Services	Gbarnga City, Bong County, Monrovia	Liberia	+231 777 433558, +231-886456838	kebehbright@yahoo.com , edibope@yahoo.com, seklauwiles@yahoo.com
15	Mr.	Kaombe Sannie Amidu	Agriculture Extension Development Officer	Nkhotakota District Agriculture Office	P.O.Box.41, Nkhotakota	Malawi	+265 999363693, 888892669	sanniejak@yahoo.co.uk, abulmhlanga@yahoo.com, phastso09@gmail.com

S.No	Sal.	Name	Designation	Bank Name/Agency Name/Office Name	Address / City	Country	Contact No.	Email
16	Ms.	Themuka Matruda	Agricultural Extension Development Officer	Lilongwe West Agriculture Office, Ministry of Agriculture, Irrigation and Water Development	Box.1989, MPINGU, Lilongwe	Malawi	+265 995606161, 0888789888	matithemuka@ymail.com, andeyngwa2@gmail.com
17	Mr.	Babiker Ahmed Mohammed Taha	Agriculture Engineer	Ministry of Agriculture & Forestry	Khartoum	Sudan	+249920998614, 249912295701	babikertaha84@gmail.com, abshnaby@hotmail.com, pae-moaf@gmail.com
18	Ms.	Hajer Burie Mohammad Ahmed	Marketing Officer	Ministry of Agriculture	Khartoum	Sudan	+249 83798843, 910742539	hajerburaie2000@gmail.com, pae-mofa@gmail.com
19	Mr.	Mulumba Mutema Mathias	Curriculum Specialist Agriculture	National Agriculture Development Center	P.O.BOX-7002, Kampala	Uganda	+256 393 112008, 752658335	admin@ncdc.go.ug, minuta54@hotmail.com
20	Mr.	Christopher Enima	Principal Fisheries Officer	Department of Production and Marketing	P.O. BOX-1, Arua	Uganda	+256 772614836	chrisenima@yahoo.com

Annexure II: Program Schedule

Feed The Future India Triangular Training (FTF ITT) International Training Program on “Agricultural Credit for Sustainable Livelihoods” 06-20 Feb 2018

Date: 06th Feb, 2018 (Tuesday)

Day	Session	Topics	Resource Support
6th Feb 2018 (Tuesday)	I	Registration	Dharmendra Beuria, Manager
	II	Familiarization with BIRD Campus and surroundings	Dr K C Sharma, M R Gopal and M K Pathak
	III	About MANAGE	Dr Amarender Reddy, Director (M&E), MANAGE, Hyderabad
	IV	Administrative matters – Daily Allowance disbursement and reimbursement of eligible expenses	Academic Section, BIRD

Date: 07th Feb, 2018 (Wednesday)

Inaugural Session

10:00 am - 10:10 am	Welcome to Dignitaries and Participant Executives with flowers	Dr D V Deshpande, Director, BIRD
10:10 am - 10:15 am	Lighting of the Lamp	Dignitaries/Participant Executives
10:15 am - 10:20 am	Introduction to the Program	Dr K C Sharma
10:20 am - 10:40 am	Self-Introduction	Participant Executives
10:40 am - 10:45 am	Special Address	Dr P J Ranjith, Principal, National Bank Staff College (NBSC)
10:45 am - 11:00 am	Opening Remarks	Dr D V Deshpande, Director, BIRD
11: 00 am - 11:10 am	Special Address by	Mr Fredrick N. Koigu, Counsellor, High Commission of Kenya
11:10 am - 11:25 am	Special Address by	Dr Amarender Reddy, Director (M&E) MANAGE, Hyderabad

11:25 am -11.30	Vote of Thanks	M R Gopal	
11.30 am	Hi-tea		
	Group Photograph	Dignitaries and Participant Executives	
Day	Session	Topics	Resource Support
7th Feb 2018 (Wednesday)	II	Introduction to India, Uttar Pradesh and Lucknow	M R Gopal
	III	Agriculture Scenario in India – Issues and Challenges	Dr K C Sharma
	IV	Banking in India – with reference to Rural Credit	M R Gopal
8th Feb 2018 (Thursday)	6.15 am	Yoga Demo	Dr O P Sharma
	9.30 am	Recap of previous day sessions	
	I	Credit Planning - Bottom-up Approach - Service Area Plan and Lead Bank approach - Potential Linked Credit Plan (PLP)	Dr Dharendra Kumar
	II	Country Presentations - Preparation	Participant Executives
	III	Targeted approach to lending - Concept of Priority Sector Lending	Dinesh P
	IV	Country Presentations (Kenya)	Participant Executives
9th Feb 2018 (Friday)	9.30 am	Recap of previous day sessions	Program Directors
	I	Watershed Development	M K De
	II	Production credit - Crop loans- Kisan Credit Card (KCC) and Interest Subvention	A K Srivastava
	12.45-01.15	Interaction with Chairman, NABARD, Dr H K Bhanwala	
	III	Country Presentations (Liberia)	Participant Executives
	IV	Organic Farming in India	B Satish Rao
	V	Briefing on Lucknow visit	Program Directors Vinay Tripathi
10th Feb 2018 (Saturday)	<i>Lucknow Visit - Guided Tour to Historical Places</i>		Vinay Tripathi and Vinay Srivastava

Day	Session	Topics	Resource Support
11th Feb 2018 (Sunday)	<i>Rest Day</i>		
12th Feb 2018 (Monday)	Visit to Gramin Bank of Aryavart (GBA), HO, Lucknow: Interaction with Chairman and Senior Officials & Visit to their rural banking project		GBA, Dr K C Sharma and M R Gopal
13th Feb 2018 (Tuesday)	9.30 am	Recap of first week Sessions	Program Directors
	I & II	Rural Banking : Reflections on visit to GBA with reference to their country situation	Program Directors
	III	Plantation and Horticulture : Status, Prospects and Credit flow	Dr D Hegde
	IV	Rural Infrastructure Financing in India – RIDF & NIDA	C V Reddy
14th Feb 2018 (Wednesday)	9.30 am	Recap of previous day sessions / Country Presentation (Cambodia)	Program Directors
	I	Livestock and Poultry Based Livelihoods	Dr D V Deshpande
	II	Environment, Climate Change and Biodiversity – GIZ Initiatives in India	Ashish Chaturvedi, Director, GIZ, New Delhi
	III-IV	Team Building and Leadership	Gyan Pandey, Guest Faculty
15th Feb 2018 (Thursday)	9.30 am	Recap of previous day' s sessions	Program Directors
	I-II	Visit to NABARD RO Uttar Pradesh	NABARD RO, Uttar Pradesh
	III-IV	Country Presentations (Afghanistan, Uganda and Ghana)	Participant Executives
16th Feb 2018 (Friday)	9.00 am	Recap of previous day' s sessions and briefing about the field visit	Program Directors
	I-IV	<i>Visit to RGMVP, Raibareli and SHGs</i>	Program Directors
17th Feb 2018 (Saturday)	9.00 am	Minor irrigation: Status, Prospects and credit flow	M R Gopal
	I	Agriculture credit – Long Term and Short Term – Issues and Challenges	B Sridhar
	II	Experiences in Financing Natural Resource Management projects by NABARD : TDF	Sunil Mishra
	III	Concept of Aggregation – Farmer Producer Organisations in India	Dr R R Sinha

Day	Session	Topics	Resource Support
	IV	Country Presentations (Malawi, Sudan and Democratic Republic of Congo (DRC))	Participant Executives
	Evening – Cultural Programme		Guest Artists and Participant Executives
18th Feb 2018 (Sunday)	<i>FN : Fun Run</i>		Dr G Rout
	<i>Evening : Meeting with Indian Families</i>		Campus Families
19th Feb 2018 (Monday)	9.30 am	Recap of previous week's sessions	Program Directors
	I	Fisheries Sector : Status, Prospects and Credit flow	Dinesh P.
	II	Microfinance in India - Self Help Groups & Joint Liability Groups - Status and new Interventions	Raj Kumar
	III	Financial Inclusion: Status and Interventions in India	K P R Udupa
	IV	Storage and Marketing of Agri produce	Dr A V B Shankar
20th Feb 2018 (Tuesday)	I	Agriculture Insurance & Social Security Schemes	A K Srivastava
	II	Presentations of Back at Work Plans and Sharing of learnings	Program Directors
	III & IV	Wrap up and Valediction	BIRD/MANAGE

Session-I	Tea Break	Session-II	Lunch Break	Session-III	Tea Break	Session-IV
10:00-11:15	11:15-11:45	11:45-13:00	13:00-14:00	14:00-15:15	15:15-15:45	15:45-17:00

Annexure III: Gain Ratio

Feed the Future Triangular Training (FTF ITT) Programme on 'Agriculture Credit for Sustainable Livelihoods'					
(06-20 February 2018)					
Programme Directors: Dr. K.C. Sharma and M.R. Gopal, FMs					
Sr.	Names of the participant	Maximum	Marks obtained	Marks obtained	Difference
No.	S/Shri	Marks	ENTRY	EXIT	±
1	Mohammad Zaker Amiri	20	12	19	7
2	Abdul Bari Ghafarzai	20	10	19	9
3	Qasim Mohammadi	20	12	19	7
4	Morm Sophany	20	10	17	7
5	Nidiku Duini Adeline	20	1	16	15
6	Yobila Banzenza Thomas	20	7	20	13
7	Adama Charles Ayueboro	20	8	19	11
8	Elizabeth Omolo	20	9	20	11
9	Suaan W Imende	20	10	18.5	8.5
10	Korir Dixon Kiptonui	20	11	20	9
11	King Samuel T	20	8	18	10
12	Suah joseph F	20	7	15	8
13	Yanquoi Harris	20	6	16	10
14	Johnson Kebeh Bright	20	5	15	10
15	Kaombe Sannie Amidu	20	6	18.5	12.5
16	Themuka Matruda	20	11	17	6
17	Babiker Ahmed Mohammad Ahmed	20	6	18	12
18	Hajer Burie Mohammad Ahmed	20	10	19	9
19	Mulumba Mutema Mathias	20	7	20	13
20	Christopher Enima	20	11	18	7
	Total:-	400	167	362	195
	Average Score		8.35	18.1	
	Gain Ratio =	117			
	No. of participants secured 70% or more marks in the Exit Test	20	Their percentage	100	%
	(a) Average Score Entry Point	8.4			
	(b) Average Score Exit Point	18.1			
	(c) Gain (b-a)	9.8			
	Hence, Gain Ratio=(Gain*100/Av.Entry) =	116.8			
	Rounded Off	117	%		

Annexure IV: Session wise Feedback and Programme Evaluation

Feed the Future Indian Triangular Training (FTF ITT) Programme on
 “Agricultural Credit for Sustainable Livelihoods” (06-20 February 2018))
 Programme Directors: Dr. K.C. Sharma and M.R. Gopal, FMs

Rating on the 1-10 Scale (1 being the least and 10 being high)

Date/Day	Topic	Resource person	Rating										
			1	2	3	4	5	6	7	8	9	10	
6 th Feb 2018 (Tuesday)	Familiarization with BIRD Campus and Surroundings	Dr. K.C. Sharma, M.R. Gopal and M.K. Pathak	-	-	-	-	-	-	-	-	-	9	11
	About MANAGE	Dr. Amarender Reddy, Director, (M&E), MANABE, Hyderabad	-	-	-	-	-	-	1	3	9	7	
7 th Feb 2018 (Wednesday)	Introduction to the Programme	Dr. K.C. Sharma	-	-	-	-	-	-	-	-	-	4	16
	Introduction to India, Uttar Pradesh and Lucknow	M.R. Gopal	-	-	-	-	-	-	-	-	-	7	13
	Agriculture Scenario in India – Issues and Challenges	Dr. K.C. Sharma	-	-	-	-	-	-	-	-	1	7	12
	Banking in India-with reference to Rural Credit	M.R. Gopal	-	-	-	-	-	-	-	-	1	7	12
8 th Feb 2018 (Thursday)	Credit Planning-Bottom-up- Approach-Service Area Plan and Lead Bank Approach-Potential Linked Credit Plan (PLP)	Dr. Dharendra Kumar	-	-	-	-	-	1	2	5	8	4	
	Country Presentations – Preparation	Participant Executives	-	-	-	-	-	1	3	7	6	3	
	Targeted approach to lending-Concept of Priority Sector Lending	Dinesh P	-	-	-	-	-	1	2	7	6	4	
	Country Presentation (Kenya)	Participant Executives	-	-	-	-	-	1	2	5	7	5	

Date/Day	Topic	Resource person	Rating										No Response
			1	2	3	4	5	6	7	8	9	10	
9 th Feb 2018 (Friday)	Watershed Development	M.K. De	-	-	-	-	-	1	1	3	7	7	1
	Production credit – Crop loans – Kisan Credit Card (KCC) and Interest Subvention	A.K. Srivastava	-	-	-	-	-	1	1	4	7	6	1
	Country Presentation (Liberia)	Participant Executives	-	-	-	-	-	-	5	8	4	1	2
	Organic Farming in India	B. Sathish Rao	-	-	-	-	-	1	1	4	8	6	-
10 th Feb 2018 (Saturday)	Lucknow Visit – Guided Tour to Historical Places	Vinay Tripathi and Vinay Srivastava	-	-	-	-	-	-	-	3	4	12	1
12 th Feb 2018	Visit to Gramin Bank of Aryavart (GBA), HO, Lucknow: Interaction with Chairman and Senior Officials & Visit to	Dr. K.C. Sharma and M.R. Gopal	-	-	-	-	-	-	-	1	8	11	-
13 th Feb 2018 (Tuesday)	Rural Banking : Reflections on visit to GBA with reference to their country situation	Dr. K.C. Sharma and M.R. Gopal	-	-	-	-	-	-	-	1	7	12	-
	Plantation and Horticulture : Status, Prospects and Credit flow	Dr. D. Hegde	-	-	-	-	-	2	-	6	9	2	1
	Rural Infrastructure Financing in India-RIDF & NIDA	C.V. Reddy	-	-	-	-	-	1	1	6	9	2	1
14 th Feb 2018 (Wednesday)	Country Presentation – Cambodia	Participant Executives	-	-	-	-	-	-	3	7	5	4	1
	Livestock and Poultry Based Livelihoods	Dr. D.V. Deshpande	-	-	-	-	-	-	2	6	7	4	1
	Environment, Climate Change and Biodiversity – GIZ Initiatives in India	Ashish Chaturvedi, Director, GIZ, New Delhi	-	-	-	-	-	1	4	10	3	1	1
	Team Building and Leadership	Gyan Pandey, Guest Faculty	-	-	-	-	-	-	-	2	4	12	2
15 th Feb 2018 (Thursday)	Visit to NABARD RO Uttar Pradesh	NABARD RO, Uttar Pradesh	-	-	-	-	-	-	-	3	6	11	-
	Country Presentations (Afghanistan, Uganda and Ghana)	Participant Executives	-	-	-	-	-	-	5	5	6	3	1

Date/Day	Topic	Resource person	Rating											
			1	2	3	4	5	6	7	8	9	10		
16 th Feb 2018	Visit to RGMVP, Raibareli and SHGs	Dr. K.C. Sharma and M.R. Gopal	-	-	-	-	-	-	-	1	3	4	11	1
17 th Feb 2018 (Saturda y)	Minor irrigation: Status, Prospects and credit flow	M.R. Gopal							1		2	6	11	1
	Agriculture credit – Long Term and Short Term – Issues and Challenges	B. Sridhar								2	7	3	6	1
	Experiences in Financing Natural Resource Management projects by NABARD : TDF	Sunil Mishra									9	5	5	1
	Concept of Aggregation – Farmers Producer Organizations in India	Dr. R.R.Sinha	-	-	-	-	-	-	1	1	7	5	6	-
	Country Presentations – Malawi	Participant Executives	-	-	-	-	-	-	-	3	8	6	3	-
	Evening – Cultural Programme	Guest Artists and Participant	-	-	-	-	-	-	-	2	2	9	6	1
18 th Feb 2018	Fun Run	Dr. G. Rout	-	-	-	-	-	-	-	-	3	5	12	-
19 th Feb 2018 (Mond ay)	Financial Inclusion and Role of Compliance in banks	Arvind Verma, GM, CVO, Bank of India	-	-	-	-	-	-	1	-	7	9	3	-
	Fisheries Sector : Status, Prospects and Credit flow	Dinesh P	-	-	-	-	-	-	-	1	5	8	6	-
	Microfinance in India – Self Help Groups & Joint Liability Groups – Status and new Interventions	Raj Kumar	-	-	-	-	-	-	-	3	5	10	2	-
	Financial Inclusion : Status and Interventions in India	K P R Udupa	-	-	-	-	-	-	1	1	6	9	3	-
	Storage and Marketing of Agri produce	M. R. Gopal	-	-	-	-	-	-	1	-	2	9	8	-
	Country Presentations-Sudan and Democratic Republic of Congo (DRC)	Participant Executives	-	-	-	-	2	-	-	5	6	5	2	-
			Rating										N O	

Date/Day	Topic	Resource person	1	2	3	4	5	6	7	8	9	10	
20 th Feb 2018 (Tuesda	Agriculture Insurance & Social Security Schemes	A.K. Srivastava	-	-	-	-	-	1	1	7	6	4	1
	Presentations of Back at Work Plans and Sharing of learnings	Dr. K.C. Sharma and M.R. Gopal	-	-	-	-	-	-	1	3	3	13	-
	Wrap up and Valediction	BIRD/MANAGE	-	-	-	-	-	-	-	2	1	11	6
Food & Accommodation Faculty			-	-	-	-	-	-	1	6	4	9	-
Transport facility			-	-	-	-	-	-	-	4	4	12	-
Overall impression about Training Programme			-	-	-	-	-	-	-	-	6	14	-

Annexure V: Suggestions/Comments given by Executives

Sr. No.	Name of the Executive and Country	Suggestions/Comments given by Executive
1	Mohammed Zaker Amiri, Afghanistan	☐ I suggest that this programme should always be conducted every year. Moreover, to help other countries in Africa and some part of Asia to become self sufficient in food production
2	Morm Sophany, Cambodia	☐ I would like to suggest the programme coordinator, please provide executive from Cambodia should be more than one participants for each course
3	Adama Charles Aqueboro, Ghana	☐ More executives from Ghana should be given the opportunity to undergo this training programme to enable a momentum to be created quickly to support SHG formation and other lessons learnt to be implemented
4	Susan W Imende, Kenya	☐ The programme is beneficial to participants at individual level and for our institutions ☐ Increase number to be trained our country so that they can jointly have a bigger and faster impact
5	Korir Dixon Kiptonui, Kenya	☐ Canteen –needed within the compound ☐ International news channels needed
6	King Samuel T, Liberia	☐ Just thank you so much for being very much welcoming. Thanks a lot
7	Yanguoi Harris, Liberia	☐ Note!!My request to the sponsor and trainer of this programme kindly re-organise such programmes to benefit other younger Liberian brothers
8	Kombe Sannie Amidu, Malawi	☐ The programme has very interesting subjects which are helpful but some were done in a hurry as such the programme needs more time than two weeks
9	Themuka Matrinda, Malawi	☐ Organic farming lectures would have been helpful visiting field where it is practised by farmers
10	Mulumba Mutema Mathias, Uganda	☐ Use the framework of the training to develop a 2-3 months programme on Agricultural Credit for Sustainable Livelihood; with more time in village with the small holder farmers, more hands-on activities on credit planning, watershed development and participatory methodologies
11	Christopher Enima, Uganda	☐ More training of this kind for African countries

Annexure VI: Back at Work Plans

Sl.No.	Name and Address	Back at Work Plans submitted
Afghanistan		
1.	Mr. Mohammad Zaker Amiri Cereal Crops Manager Province: Directorate of Agriculture, Irrigation and Livestock, Panjshir, Afghanistan Cell No. +93704709196 Email: zaker.amiry1@gmail.com	Establishing SHGs.
2.	Mr. Abdul Bari Ghafarzai NRM and Irrigation Manager Province: Directorate of Agriculture, Irrigation and Livestock , Paktika, Afghanistan Email:abdulbari.ghafarzaia@gmail.com Cell No.+93-774314375	Establishing association of irrigation helping training new technology such as composting, organic fertilizers.
3.	Mr. Qasim Mohammadi Provincial Extension Manager / Saffron Extension Specialist, Province: Directorate of Agriculture, Irrigation and Livestock, Jawzjan, Afghanistan Email:qasim.mohammadi2010@gmail.com, arghandiwal@gmail.com, Cell No. +93 780 803 082	Training of poor farmers about SHGs and new technologies such as making organic fertilizers.
Cambodia		
4.	Mr. Morm Sophany Agricultural Extension Officer, Provincial Department of Agriculture, Forestry & Fisheries, Phumwat Village, Pailin Comune, Pailin Town & province Ulaanbaatar, Cambodia, Tel: +855 055956008, +855 16669906, Email: sophanymorm@gmail.com , ssokuntheavy@gmail.com , pailin.aeng@gmail.com , saysophat71@gmail.com ,	Help Each Other Association (HEOA)
Democratic Republic of Congo		
5.	Ms. Ndiku Duini Adeline Manager AND Trading, 56B, COL MPIA JOLI PARC.C/ NGALIEMA Democratic Republic of Congo Tel: +243 0816251931, Email: adelinendiku@gmail.com ,	AND Trading. Awareness Trainings to SHGs and Farmers Groups
6.	Mr. Yobila Banzenza Thomas AVENUE BOSILO N°14, KINKANDA SAFARI MATADI, KONGO CENTRAL, DR CONGO Telephone/Mobile: +234 (082 11 46 238, 0891552385) Email: fopakomouvementpaysan@yahoo.com , yobsthomas@yahoo.fr , conapac_RDC@conapacrdc.org ,	Support for the development of Rural finance Agricultural producers Member of FOPAKPO
Ghana		

7.	Mr. Charles Ayueboro Agricultural Economist Ministry of Food and Agriculture, Policy, Planning, and Budget Directorate P.O. BOX M37, Accra, Ghana Tel: +233267878193, +233244748680 Email: ayueboro@yahoo.com	Awareness creation for small holder savings and credit advancement for Agricultural Development.
Kenya		
8.	Ms. Elizabeth Omolo Asst. Director of Veterinary services Directorate of Veterinary Services, State department of veterinary services P.O. BOX. 19349, Nairobi, Kenya Tel: +254 722895138/+254 722659170 Email: infodvs@kilimo.go.ke , mumsangoro@yahoo.com	Sensitization of Livestock Farmers
9.	Ms. Susan Wairimu Ungadi Agriculture Director General Ministry of Agriculture, Livestock and Fisheries P.O. BOX 916-00618, Nairobi, Kenya +254 722287208 susanimende@yahoo.com	Empowering fishing, Fish farming community to organizing Fishing communities Database development for access to credit
10.	Mr. Korir Dixon Kiptomui Principal Agricultural Officer, State Department of Agriculture, Fertilizers Unit, Ministry of Agriculture, Livestock and Fisheries Kilimo House, Cathedral Road, P.O.Box. 30028 Nairobi, 00100, Kenya Tel: +2540 2027 18870,/00254722605944 Email: dixonkorir@gmail.com ,	Sensitization of ministry principals on the Indian experience
Liberia		
11.	Mr. King Samuel T. Technician, Citizen Union for Zero Hunger, Charles Villes, Lower Margibi County, Monrovia, Liberia Tel: +231 777349051, 886798151 Email: samueltking51@gmail.com , boycehorace@yahoo.com ,	Production of Hot Pepper.
12.	Mr. Suah Joseph F Trainer, Ministry of Agriculture, Old LPRC Road, Somalia Drive, Monrovia, Liberia Tel: +231 886385133, 776432860 Email: Josephsuah1980@gmail.com , edebope@gmail.com ,	Sweet Potatos Production for Rural Women Empowerment
13.	Mr. Yanquoi Harry Research Associate Central Agricultural Research Institute (CARI) Monrovia, Liberia Tel: +231 886690274 Email: yanquoiharris@yahoo.com ,	Organic Farming (Women Empowerment Project)
14.	Ms. Johnson Kebeh Bright Area Coordinator (Bong County) Ministry of Agriculture, Department of Technical Services Gbarnga City, Bong County,	Creation of Self-Help Groups (SHGs) for Sustainable Livelihoods.

	<p>Monrovia, Liberia Telephone/Mobile: +231 777 433558, +231-886456838 Email: kebehbright@yahoo.com, edibope@yahoo.com, seklauwiles@yahoo.com</p>	
	Malawi	
15.	<p>Mr. Kaombe Sannie James Agriculture Extension Development Officer, Nkhotakota District Agriculture Office, P.O.Box.41, Nkhotakota, Malawi Tel: 265 999363693, 888892669 Email: sanniejak@yahoo.co.uk, abulmhlanga@yahoo.com, phastso09@gmail.com</p>	Creation of Self-Help Groups (SHGs) for sustainable Livelihoods.
16.	<p>Ms. Themuka Matrida Agricultural Extension Development Officer, Lilongwe West Agriculture Office, Ministry of Agriculture, Irrigation and Water Development, MPINGU EPA, Box.1989MPINGU, Lilongwe, Malawi Tel: +265 995606161, 0888789888 Email: matiethemuka@ymail.com, andeyngwa2@gmail.com,</p>	Creation of Self-Help Groups (SHGs) for sustainable Livelihoods
	Sudan	
17.	<p>Mr. Babikar Ahmed Mohammed Taha Agriculture Engineer, Ministry of Agriculture & Forestry, Khartoum, Sudan, Tel: +249920998614, 249912295701 Email: abshanaby@hotmail.com, pae- moaf@gmail.com,</p>	Food Production Empowerment of SHG Womens.
18.	<p>Ms. Hazer Burie Mohammad Ahmed Marketing Officer, Ministry of Agriculture, Khartoum, Sudan\ Tel: +249 83798843, 910742539 Email: hajerburaie2000@gmail.com, pae- mofa@gmail.com</p>	Organic Farming SHGs Manure preparation
	Uganda	
19.	<p>Mr. Mutema Mathias Mulumba Curriculum Specialist Agriculture National Agriculture Development Center P.O.BOX 7002, Kampala, Uganda +256 393 112008, 752658335 admin@ncdc.go.ug, minuta54@hotmail.com</p>	Strategies for Self-Help Groups
20.	<p>Mr. Christopher Enima Principal Fisheries officer Department of Production and Marketing P.O.BOX 1, Arua Uganda Tel: +256 772614836 Email: victortoa2005@yahoo.co.uk, chrisenima@yahoo.com</p>	Sensitization, Create Awareness and write a draft reviewed agricultural syllabus to address the social and economic needs on the country to meet the education needs of farmers.